

**UNITED STATES BANKRUPTCY COURT**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

---

In Re:

Jo-Ann Rose

Debtor(s).

Case Number: 08-18763-KAO

Chapter: 7

---

**NOTICE OF REQUIREMENT TO FILE A CERTIFICATE OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT**

You are notified that, subject to limited exceptions, debtor(s) must complete an instructional course in personal financial management and file with the court an Official Form 23, Certification of Completion of a Course in Personal Financial Management **OR** a Certificate of Debtor Education in order for debtor(s) to receive a discharge under chapter 7 (11 U.S.C. § 727). **The Financial Management course is in addition to the Credit Counseling that the debtor(s) received prior to filing the petition.**

Chapter 7 debtor(s) must file the Official Form 23 **OR** the Certificate of Debtor Education within 45 days after the first date set for the § 341 meeting of creditors, pursuant to Interim Fed.R.Bankr.P. 1007(c). If a joint petition is filed, each spouse must complete and file a separate certification.

If you are exempt from the requirement of completing a financial management course under U.S.C. § 109(h)(4), you must file Official Form 23 and describe the reason for the exemption. The court will notify you of the date, time and place of a hearing to determine if you will be granted an exemption.

Unless you are exempt from the requirement (as described in the preceding paragraph), failure to file the Official Form 23 that includes the certificate number from the Certificate of Completion of a Financial Management Course **OR** the Certificate of Debtor Education will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 23 **OR** the Certificate of Debtor Education, the debtor(s) must pay the full reopening fee due for the filing of the motion.

Dated: February 3, 2009

Mark L. Hatcher  
Clerk of the Bankruptcy Court

By: Janet Fortmann  
Deputy Clerk